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THE COMMISSIONER OF PATENTS AND TRADEMARKS
WASHINGTON, D.C. 20231

Transmitted herewith for filing is the Utility patent application of:

INVENTOR:	AKIKO SATO AND YUSUKE MISHINA
FOR:	BANK SYSTEM PROGRAM, CREDIT SERVICE PROGRAM AND IC CARD

Enclosed are:

- 10 sheets of formal informal drawings.
- Request for Priority transmitting certified copy of Japanese patent application 2002-369174 to claim priority date of December 20, 2002
- An assignment of the invention to Hitachi., Ltd.
- An Executed Declaration
- The filing fee is calculated as shown below:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS		
TOTAL CLAIMS	13	-20	0	x\$18 = 00.00		
INDEPENDENT CLAIMS	3	-3	0	x\$86 = 00.00		
MULTIPLE DEPENDENT CLAIM(S) (if applicable)				+\$290 =		
		BASIC FEE		\$770.00		
TOTAL OF ABOVE				\$770.00		
REDUCTION BY <input type="checkbox"/> FOR FILING BY SMALL ENTITY (note 37 C.F.R. § 1.9, 1.27, 1.28).						
IF APPLICABLE, VERIFIED STATEMENT MUST BE ATTACHED						
				\$770.00		
				TOTAL		

- A check in the amount of **\$810.00** to cover the filing and assignment fees is enclosed.

- The Commissioner is hereby authorized to charge any additional fees associated with this communication, including patent application filing fees and processing fees under 37 C.F.R. § 1.16 and 1.17, or credit any overpayment to Deposit Account Number **08-1480**.

Respectfully submitted,

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 December 16, 2003

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